

**United States Bankruptcy Court**  
Middle District of Georgia  
433 Cherry Street  
P.O. Box 1957  
Macon, GA 31202  
11/12/20

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In Re:

Lisa Vanhouten Caldwell  
1755 Woodland Road  
Thomaston, GA 30286  
Debtor(s)

Jay Marcus Caldwell  
1755 Woodland Road  
Thomaston, GA 30286

Case Number: 20-51458 AEC

Chapter 7

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**NOTICE OF REQUIREMENT TO FILE A CERTIFICATION ABOUT A  
COURSE IN PERSONAL FINANCIAL MANAGEMENT (Official Form 423)**

Notice is hereby given that, subject to limited exceptions, a debtor must complete an instructional course in personal financial management in order to receive a discharge under Chapter 7 (11 U.S.C. Section 727) or under Chapter 13 (U.S.C. 1328(g)(1)). Pursuant to Rule 1007(b)(7) of the Federal Rules of Bankruptcy Procedure, the debtor(s) must complete and file Debtor's Certification About a Financial Management Course (Official Form 423)\* as described in 11 U.S.C. Section 111.

Debtor(s) and/or debtor(s)' attorney is/are hereby notified that Official Form 423 must be filed before a discharge can be entered. Chapter 7 Debtor(s) and/or debtor(s)' attorney is/are hereby notified that the debtor(s) must file Official Form 423 within 60 days after the first date set for the meeting of creditors under Section 341. Chapter 13 debtors are urged to take the course and file the certificate as soon as possible but not later than the last payment made by the debtor as required by the plan. Failure to file the certification will result in the case being closed without an entry of discharge. If the debtor(s) subsequently file(s) a Motion to Reopen the Case to allow for the filing of the Official Form 423, the debtor(s) must pay the full reopening fee due for filing the motion.

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\*NOTE: Official Form 423 (Debtor's Certification About a Financial Management Course) must be filed in all individual Chapter 13 and Chapter 7 cases even if the U.S. Trustee has not approved any credit counseling agency or financial management course for the applicable district. See Rule 1007(b)(7). An individual debtor shall file the statement in a Chapter 11 case in which 11 U.S.C. Section 1141(d)(3) applies.

Kyle George, Clerk  
U.S. Bankruptcy Court